

СЕКЦІЯ 14. ЕКОНОМІКА, МЕНЕДЖМЕНТ ТА МІЖНАРОДНИЙ БІЗНЕС

CLASSIFICATION OF CORPORATIVE BANKS

Sikorska Malgorzata, Pererva P.G.

*Higher School of Labour Safety Management (WSZOP),
Katowice*

The commercial bank, as an enterprise created for profit, tries to maximize its financial results, which is always associated with a variety of risks. A special role in this is the specialization of a commercial bank. After all, recognizing its specialization or, conversely, trying to be universal, the bank thus restricts or diversifies the risks accompanying the provision of those or other banking services. Yes, specialized banks are constantly confronted with some types of risk. This allows us to develop an effective system of management methods for them. However, in this case the bank gets directly dependent on these risks. Universal banks, widening the scope of their activities, diversify and risks. On the other hand, a universal commercial bank is able to diversify its risks by simultaneously executing diverse operations. Consequently, the risk sharing, depending on the Bank's specialization, is important for creating theoretical foundations for developing an effective bank risk management program.

Despite the fact that commercial banks in the process of their activities face different types of risks that can be classified for many features, in our opinion, it is best to divide them into "traditional", that is, those that the bank faces constantly and for quite a long time (credit, deposit, interest, currency, inflation, etc.) and "non-traditional", which is conditioned by the expansion of the bank's activities (innovative, leasing, competitive, etc.).

To manage "traditional" risks, banks have sufficiently effective methods to assess and minimize them. For example, in assessing and managing the bank's credit risk, it has been developed as a macroeconomic requirement (normative legal acts and guidance acts of the NBU that define the rules of the bank's mandatory reserves for credit operations and credit risk norms) and measures implemented by banks at the micro-level for reduction and limitation risks on a loan portfolio.

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